



2nd Quarter

Fall 2015

### A MESSAGE FROM YOUR MANAGER

**THIS YEARS 2015 YOUTH DAY WAS HELD** at the Thunder Bowl Lanes where members and children from ages 0 thru 17 enjoyed a free game of bowling, hot dogs, chips and a drink. More fun was had by playing games where our youth won prizes at each game station. This year's big winners were: Rebekah DiMarzo who won 2 iTunes Gift Cards and earphones. Svea Ritthaler won a new bike and Gemma Ritthaler won \$100 cash. Congratulations winners!



Gemma Ritthaler



Rebekah DiMarzo



Svea Ritthaler



**A HUGE THANK YOU** goes out to our wonderful volunteers that helped out at Youth Day – **WE COULDN'T HAVE DONE IT WITHOUT YOU – THANK YOU – THANK YOU – THANK YOU!**

**TO OUR SNOWBIRD MEMBERS** – please remember to provide the credit union with a good address to mail your statements while you are away for the winter. When you leave a forwarding address at the post office, this **DOES NOT** take care of your credit union statement. Please see one of our friendly member service representatives and leave us an alternate address for prompt receipt of your winter statements. Thank You!

**IF YOU ARE ONE OF THE LUCKY CHRISTMAS CLUB ACCOUNT HOLDERS**, your Christmas Club Money will be posted to your share draft account on October 1st. For those members who do not have a draft account, the money will be posted to your regular share account.

**Don't have a Christmas Club Account?** Try starting one for next year. A small deposit every week or once a month can help make your Christmas 2016 much more enjoyable. You will be glad you did!

**TO OUR VOLUNTEERS** – "not for profit, not for charity, but for service" has long been a credit union mantra. That philosophy is exemplified by our dedicated volunteers who serve on the credit union's committees and board of directors, and for that, we are grateful. As volunteers, they contribute their time and talents in service to members. Unlike the directors at a bank, who are compensated and watch out only for the bank's shareholders, your credit union's directors have only the interest of you (our member owners) in mind. As careful stewards of the funds entrusted to the credit union, they base their decision making on what's best for all members, not a select few. Elected by fellow members, the board is responsible for the long-term success of the credit union. Thank you volunteers! You are part of what makes the credit union unique!

**Board of Directors**

- Robert Ilsley, President
- Mike Adams, Vice-President
- Jon Benson, Treasurer
- Bill Garant, Secretary
- Jim Hubert, Director
- James Majesky, Director
- Mark Lee, Director

**Credit Committee:**

- Cindy Krentz
- Jodi Ritthaler
- Robert Ilsley

**Supervisory Committee:**

- Gerald Mills
- Robert Meixell
- Matt Wojda
- Robert Lakin

**Educational Committee:**

- Mark Straley

**ALM Committee:**

- Ed Rich

Enjoy this Beautiful Fall Season!  
Cindy M. Krentz, Manager/CEO

## International Credit Union Day - Thursday, October 15, 2015



Thursday, October 15, 2015

"People Helping People" is what we do every day, but this year, it's also the theme for International Credit Union (ICU) Day, October 15, 2015. Since 1948, ICU Day has been observed on the third Thursday of October as a time to reflect upon the credit union movement's history and to recognize its achievements. HPC Credit Union is more than just a place to finance your vehicle

or save for the future - although it's a great place to do that. Our credit union is a not-for-profit cooperative, dedicated to helping you, our member-owners reach your financial goals. All over the world, credit unions exist, not to make profits for a few shareholders, but to improve the financial well-being of all of their members. "People Helping People" is the essence of the credit union idea from Australia to Zambia to right here in your hometown. That's something worth celebrating. Happy ICU Day to all of our member-owners!

**Main Office: 1234 W. Chisholm Street • Alpena, MI 49707 • (989) 354-4698 • FAX (989) 356-6912**

**Branch: 150 S. Ripley Blvd. • Alpena, MI 49707 • Toll Free # 1-888-554-5944**

**Visit us at [www.hpccu.com](http://www.hpccu.com)**

Thank You  
**VETS**

Wednesday, November 11, 2015 marks the 96th observance of Veterans Day. President Woodrow Wilson declared the day a federal holiday in 1919. Veterans Day, is a celebration to honor America's veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good. But while November 11 is the special day set aside to recognize our veterans, we really should be thanking them every day. If you are a veteran, please accept our deepest appreciation for all you have done to preserve our freedom and our way of life. Without you, it's quite likely our everyday lives would be very different. Freedom is never free, and we are grateful for your having paid the price for us. Thank you for your contributions. Whether you have served in peacetime or wartime, you have made a difference in the lives of many.

**Holiday Help from Your HPC Credit Union**



1.99%APR - Max. \$5,000 - 12 months

Is your Grinch-like budget barely covering the cost of Santa's cookies and milk this holiday season? We can help. With a Holiday Loan you can enjoy this most wonderful time of the year. And our low-interest rates mean you won't end up with a holiday hangover from bringing on credit cards.

Start by calculating your expenses: gifts, wrapping paper, shipping and postage, decorations, cards, holiday meals and parties and so on. Last year's bills can help remind you of what you spent. Too much? Think about ways of trimming back. For example, draw names instead of buying everyone on your list a gift or ask family members to help with meal preparation by bringing a dish to pass. Plan to ship gifts in ample time instead of paying for expedited deliveries.

With your spending plan complete, see us about a Holiday Loan. Then shop with cash. Research shows that many consumers spend less when they use cash instead of plastic. Happy Holidays from all of us at HPC Credit Union.

**Important Notes from HPC Credit Union to You....**

**Snowbirds**—if you're leaving for the winter, please remember that for the protection of your personal information, your account statements, IRA and Visa statements WILL NOT forward. They will be returned to the Credit Union. Please change your address with us before leaving

**Tax Notices**—your 1099 and 1098 interest statements will be included on your December statement this also includes interest earned on Savings Bonds cashed in. You will receive your IRA tax information separately, as usual.

**QUARTERLY MEMBERSHIP APPRECIATION DRAWING**

Fall ...into great savings

FIRST PRIZE **\$200**  
SECOND PRIZE **\$100**  
THIRD PRIZE **\$50**

Member Name: \_\_\_\_\_  
Phone Number: \_\_\_\_\_  
Address: \_\_\_\_\_

**DRAWING TO BE HELD THURSDAY, OCTOBER 29, 2015**

**HPC Credit Union Hours**

**Main Office** 1234 W. Chisholm St.  
Lobby: Monday thru Friday 9:00 a.m. - 5:30 p.m.  
**Drive-Thru:** Monday thru Friday opens at **8:30** a.m. - 5:30 p.m.  
**Branch Office - 150 S. Ripley Blvd.**  
Lobby: Monday thru Friday 9:00 a.m. - 5:30 p.m.  
**Drive-Thru:** Monday thru Friday **9:00** a.m. - 5:30 p.m.  
**Saturday Both Locations: Drive Thru OPEN**  
**9:00 a.m. - Noon**

**Rates**

All rates effective 9/23/15, rates subject to change without notice

Shares	APY	Certificates		APY
Primary Shares	0.10	24 Month CD	\$500.00 min.	0.65
Special Shares	0.10	18 Month CD	\$500.00 min.	0.55
Business Shares	0.10	12 Month CD	\$500.00 min.	0.35
Vacation Shares	0.10	6 Month CD	\$500.00 min.	0.25
Christmas Club	0.10	<b>Youth Certificates</b>		
Preferred Shares	0.10 to 0.25	24 Month CD	\$100.00 min.	0.65
Traditional IRA Shares	1.21	18 Month CD	\$100.00 min.	0.55
Roth IRA Shares	1.21	12 Month CD	\$100.00 min.	0.35
Coverdell ESA Shares	1.21	6 Month CD	\$100.00 min	0.25

**Coming Soon — Health Savings Accounts at a great rate**

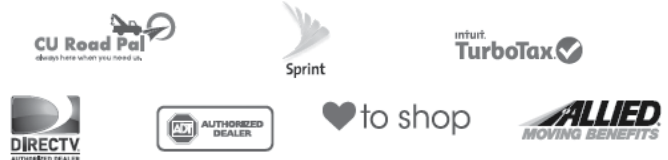
**Loans**

	APR		APR
New Vehicle Loan—as low as	2.50	30 Year Fixed Mortgage—Call for current rate	
Used Vehicle Loan—as low as	2.95	20 Year Fixed Rate Mortgage	3.99
New Rec Vehicle Loan—as low as	2.95	15 Year Fixed Rate Mortgage	3.50
New RV over \$25,000—5/15 Balloon	4.45	10 Year Fixed Rate Mortgage—as low as	3.00
Used Rec Vehicle Loan—as low as	3.95	Home Equity 15 yr. Closed End—as low as	5.50
Used RV over \$25,000—5/15 Balloon	4.95	Home Equity 10 yr. Closed End—as low as	5.00
Revolving Loan	9.00	Home Equity 5 yr. Closed End—as low as	4.50
Member Appreciation Loan—as low as	1.99	Home Equity Line Of Credit—Call for current rate	
Student Loans	3.50	<b>Adjustable Rate Mortgage 5/5 - 4.000</b>	
Share Secured Loan—as low as	2.00	<b>Adjustable Rate Mortgage 7/5 - 4.250</b>	

**RV Loan Special — 10 yr. Fixed — 4.95 on New or Used purchases over \$20,000.00**

**Love your savings.**

Members receive exclusive discounts and benefits



The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

**2015 HPC Credit Union \$1,000 Scholarship Winner**



Congratulations! We are proud to support our members attending college. After an anonymous review of the applications, the \$1,000 scholarship winner is Joseph DiMarzo (pictured with Manager, Cindy Krentz)

**We wish you success in your academic endeavor.**

**the LAST Word** The best thing about the future is that it comes one day at a time — Abraham Lincoln